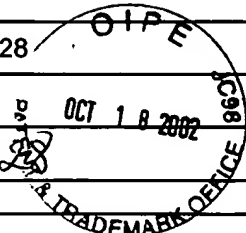


INFORMATION DISCLOSURE CITATION

Atty. Docket No. 05793.3037	Appln. No. 09/702,728
Applicant Evan L. BRYMAN	
Filing Date November 1, 2000	Group: 2161 3628



U.S. PATENT DOCUMENTS							
Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate	
nm	5,819,226	10/06/1998	Gopinathan et al.				
nm	5,239,462	08/24/1993	Jones et al.				
						RECEIVED OCT 22 2002 GROUP 3600	

FOREIGN PATENT DOCUMENTS							
Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No		

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
nm	Shott et al., "The Plastic Thief: Preventing Credit Card Fraud...", <i>Credit Union Executive</i> , Vol. 35, No. 3, pg. 16(8), Dialog File 148, Accession No. 07947406 (1995).
nm	Credit Risk Management Report, "Five Ways to Reduce Risk with Neural Networks", Vol. 3, No. 19, Dialog File 636, Accession No. 02020764 (1993).

Examiner <i>Nga Nguyen</i>	Date Considered <i>11/12/07</i>
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449 Patent and Trademark Office - U.S. Department of Commerce	